

Certificate Number: 14424-PAW-DE-036609386

Bankruptcy Case Number: 19-70024



14424-PAW-DE-036609386

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 10, 2022, at 10:23 o'clock PM EDT, Richard E Hanes completed a course on personal financial management given by internet by BK Class Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: June 10, 2022 By: /s/Edsie Lim

Name: Edsie Lim

Title: Certified Personal Finance Counselor